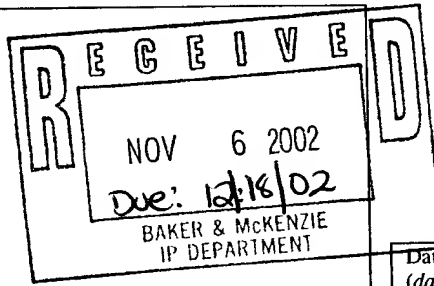


# PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:  
Frank M. Gasparo  
Baker & McKenzie  
805 Third Avenue  
New York, NY 10022



## PCT

NOTIFICATION OF TRANSMITTAL OF  
THE INTERNATIONAL SEARCH REPORT  
OR THE DECLARATION

(PCT Rule 44.1)

Applicant's or agent's file reference 56145473-54	Date of Mailing (day/month/year) <b>18 OCT 2002</b>
International application No. PCT/US02/19730	International filing date (day/month/year) 20 June 2002 (20.06.2002)
Applicant CAPITAL ONE FINANCIAL CORPORATION	

1. ☐ The applicant is hereby notified that the international search report has been established and is transmitted herewith.

**Filing of amendments and statement under Article 19:**

The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

**When?** The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

**Where?** Directly to the International Bureau of WIPO, 34, chemin des Colombettes  
1211 Geneva 20, Switzerland, Facsimile No.: (41-22) 740.14.35

**For more detailed instructions,** see the notes on the accompanying sheet.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect is transmitted herewith.

3. ☐ **With regard to the protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

- ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with the applicant's request to forward the texts of both the protest and the decision thereon to the designated Offices.
- ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

Shortly after **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau as provided in Rules 90 *bis*.1 and 90 *bis*.3, respectively, before the completion of the technical preparations for international publication.

Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

See the Annex to Form PCT/IB/301 and, for details about the applicable time limits, Office by Office, see the *PCT Applicant's Guide*, Volume II, National Chapters and the WIPO Internet site.

Name and mailing address of the ISA/US Commissioner for Patents Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Mark Tremblay Telephone No. 703 308 0936
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Form PCT/ISA/220 (April 2002)

**Deborah P. Vega**  
 Paralegal Specialist  
 Technology Center 2800  
 (703) 308-3078

# PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:  
Frank M. Gasparo  
Baker & McKenzie  
805 Third Avenue  
New York, NY 10022

## PCT

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Name and mailing address of the ISA/US Commissioner for Patents Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Mark Tremblay Deborah P. Vega Paralegal Specialist Telephone No. 703 308 0936
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Form PCT/ISA/220 (April 2002)

**Deborah P. Vega**  
**Paralegal Specialist**  
**Technology Center 2800**  
**(703) 308-3078**

# PATENT COOPERATION TREATY

## PCT

### INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 56145473-54	<b>FOR FURTHER ACTION</b>	see Notification of Transmittal of International Search Report (Form PCT/ISA/220) as well as, where applicable, item 5 below.
International application No. PCT/US02/19730	International filing date ( <i>day/month/year</i> ) 20 June 2002 (20.06.2002)	(Earliest) Priority Date ( <i>day/month/year</i> ) 20 June 2001 (20.06.2001)
Applicant CAPITAL ONE FINANCIAL CORPORATION		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 4 sheets.



It is also accompanied by a copy of each prior art document cited in this report.

**1. Basis of the Report**

a. With regard to the **language**, the international search was carried out on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.



the international search was carried out on the basis of a translation of the international application furnished to this Authority (Rule 23.1(b)).

b. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international search was carried out on the basis of the sequence listing:



contained in the international application in written form.



filed together with the international application in computer readable form.



furnished subsequently to this Authority in written form.



furnished subsequently to this Authority in computer readable form.



the statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.



the statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

2. ☐ **Certain claims were found unsearchable** (See Box I).

3. ☐ **Unity of invention is lacking** (See Box II).

4. With regard to the **title**,



the text is approved as submitted by the applicant.



the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,



the text is approved as submitted by the applicant.



the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box III. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. The figure of the **drawings** to be published with the abstract is Figure No. 1



as suggested by the applicant.



because the applicant failed to suggest a figure.



because this figure better characterizes the invention.



None of the figures

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/19730

## Box III TEXT OF THE ABSTRACT (Continuation of Item 5 of the first sheet)

The technical features mentioned in the abstract do not include a reference sign between parentheses (PCT Rule 8.1(d)).

### NEW ABSTRACT

A smart card having a display (12) is provided. The card is capable of storing application programs (30) to allow a user to view which applications are currently available in the smart card.

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/19730

**A. CLASSIFICATION OF SUBJECT MATTER**IPC(7) : G06K 05/00  
US CL : 235/492

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**Minimum documentation searched (classification system followed by classification symbols)  
U.S. : 235/492, 380

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
Please See Continuation Sheet**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 2001/0048024 A <sup>1</sup> (YAP et al) 06 December 2001 (06.12.2001), see page 4, paragraph 68.	1-23
A	US 5,995,961 A (WALLERSTEIN) 21 September 1999 (21.09.1999), see entire document.	1-23
Y	US 5,884,271 A (PITRODA) 16 March 1999 (16.03.1999), see entire document.	1-23
A	US 5,880,769 A (NEMIROFSKY et al) 09 March 1999 (09.03.1999), see entire document.	1-23
A	US 5,767,896 A (NEMIROFSKY) 16 June 1998 (16.06.1998), see entire document.	1-23
A	US 5,276,311 A (HENNIGE) 04 January 1994 (04.01.1994), see entire document.	1-23
A	US 4,837,422 A (DETHLOFF et al) 06 June 1989 (06.06.1989), see entire document.	1-23

☐ Further documents are listed in the continuation of Box C.☐ See patent family annex.

\* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&amp;"

document member of the same patent family

Date of the actual completion of the international search

22 September 2002 (22.09.2002)

Date of mailing of the international search report

18 OCT 2002

Name and mailing address of the ISA/US

Commissioner of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231

Facsimile No. (703)305-3230

Authorized officer

Mark Tremblay

Telephone No. 703 308 0956

Deborah P. Vega

Form PCT/ISA/210 (second sheet) (July 1998)

Paralegal Specialist  
Technology Center 2800  
(703) 308-3078

**INTERNATIONAL SEARCH REPORT**

PCT/US02/19730

**Continuation of B. FIELDS SEARCHED Item 3:**

**EAST**

search terms: smart chip IC card icon